

Notice of References Cited	Application/Control No. 10/790,639	Applicant(s)/Patent Under Reexamination GARCIA, ALFREDO	
	Examiner IRENE KANG	Art Unit 3695	Page 1 of 1

U.S. PATENT DOCUMENTS

*		Document Number Country Code-Number-Kind Code	Date MM-YYYY	Name	Classification
*	A	US-5,673,402	09-1997	Ryan et al.	705/38
	B	US-			
	C	US-			
	D	US-			
	E	US-			
	F	US-			
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	I	US-			
	J	US-			
	K	US-			
	L	US-			
	M	US-			

FOREIGN PATENT DOCUMENTS

*		Document Number Country Code-Number-Kind Code	Date MM-YYYY	Country	Name	Classification
	N					
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	S					
	T					

NON-PATENT DOCUMENTS

*		Include as applicable: Author, Title Date, Publisher, Edition or Volume, Pertinent Pages)
	U	Stefan Klonner, "Understanding Chit Funds: Price Determination and the Role of Auction Formats in Rotating Savings and Credit Associations", November 5, 2002, www.vijayramonline.com
	V	
	W	
	X	

*A copy of this reference is not being furnished with this Office action. (See MPEP § 707.05(a).)
Dates in MM-YYYY format are publication dates. Classifications may be US or foreign.